

WHAT IS CLAIMED IS:

1. A method for providing mortgage financing to a borrower comprising:
  - a. identifying real estate;
  - b. applying for mortgage loan;
  - c. having said mortgage loan application approved;
  - d. receiving a mortgage loan principal amount to cover cost of said real estate and at least one investment vehicle;
  - e. forwarding funds equivalent to said cost of said real estate from said mortgage loan principal amount to said seller;
  - f. purchasing at least one investment vehicle with funds from said mortgage loan principal amount;
  - g. providing mortgage payments for a loan term; and
  - h. receiving full ownership interest in said at least one investment vehicle and said real estate.
2. The method of claim 1 further comprising the step of holding said at least one investment vehicle as collateral against said mortgage loan prior to step (h).
3. The method of claim 2 wherein said collateral is held by a lender.
4. The method of claim 3 wherein said lender is a system practitioner.
5. The method of claim 2 further comprising the step of making periodic payments against said mortgage loan.
6. The method of claim 5 wherein when unable to make said periodic payments, funds are applied from said at least one investment vehicle to said mortgage loan equal to said periodic payment.
7. A method of implementing a loan repayment plan, which comprises:
  - a. determining a principal loan amount to be provided to a borrower;

- b. determining an additional loan amount to be provided to a borrower;
- c. determining a repayment term;
- d. providing said principal amount;
- e. providing said additional loan amount to an investment entity;
- 5 f. purchasing at least one investment vehicle with funds from said additional loan amount;
- g. providing loan repayment increments during said repayment term; and
- h. receiving an interest in said at least one investment.

- 10 8. The method of claim 7 wherein said loan is a real estate mortgage.
- 9. The method of claim 8 wherein a lender supplies said principal loan amount and said additional loan amount.
- 15 10. The method of claim 9 wherein said lender takes an interest in said at least one investment vehicle as collateral against said real estate mortgage.
- 11. The method of claim 9 comprising the step of a system practitioner collecting application criteria from a borrower prior to step (c).
- 20 12. The method of claim 11 further comprising the step of said system practitioner providing said principal loan and said additional loan amount to an escrow entity prior to step (f).
- 13. The method of claim 12 further comprising the step of said escrow entity providing said loan amount to a seller and said additional loan amount to said investment entity.
- 25 14. The method of claim 13 wherein said investment entity is said system practitioner.
- 15. The method of claim 13 wherein said investment entity is a financial institution not related to said system practitioner.

16. The method of claim 7 wherein said investment vehicle is one of: an annuity; a single premium immediate annuity; a universal life policy; a certificate of deposit; a guaranteed interest contract; a mutual fund; a savings account; a zero coupon bond; a municipal bond; a variable life policy; a whole life policy; a financial security investment.

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17. The method of claim 7 wherein said additional loan amount is substantially 20 percent of said principal loan amount.

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18. A method of mortgaging real estate which provides for a collateral investment in an investment vehicle comprised substantially of the steps of having a loan amount approved for a principal amount and an investment amount; providing said principal amount to a seller of said real estate; applying said investment amount to purchase at least one investment vehicle; making periodic payments towards said loan amount, thereby concurrently accumulating equity in said real estate and an interest in said at least one investment vehicle.

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19. The method of claim 18 further comprising a first and second investment vehicle, wherein said first investment vehicle is an annuity, and said second investment vehicle is an insurance policy.

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20. The method of claim 19 further comprising the steps of purchasing said annuity, followed by applying said insurance policy, thereby providing security for said loan amount.